



Order Filed on September 22, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re:	Chapter 13
Natalie Ara,	Case No. 19-10877-RG
	Hearing Date: September 16, 2020 at 10:00 am
Debtor.	Judge: Rosemary Gambardella

**ORDER VACATING AUTOMATIC STAY AND CO-DEBTOR STAY**

The relief set forth on the following pages, number two (2) through two (2) is hereby

**ORDERED**

**DATED: September 22, 2020**

  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Debtor: Natalie Ara  
Case No.: 19-10877-RG  
Caption of Order: **ORDER VACATING AUTOMATIC STAY AND CO-DEBTOR  
STAY**

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THIS MATTER having been opened to the Court upon the motion of Bayview Loan Servicing, LLC, a Delaware Limited Liability Company ("Movant") for an Order vacating the automatic stay in effect pursuant to [11 U.S.C. § 362\(a\)](#) and [11 U.S.C. § 1301\(a\)](#), and for good cause shown for the entry of this Order, it is hereby ordered that:

1. The automatic stay be and is hereby vacated under [11 U.S.C. § 362\(d\)](#) and [11 U.S.C. § 1301\(c\)](#), to permit Movant, to institute or resume a mortgage foreclosure action in the Superior Court of New Jersey in order to pursue its rights in real property located at 59 John Ryle Ave, Haledon, NJ 07508;
2. Movant may join as defendants in said foreclosure action the Debtor and/or any trustee appointed in this case, irrespective of whether the Debtor's case converts to any other chapter of the Bankruptcy Code;
3. Movant may pursue any and all loss mitigation options with respect to the Debtor or the real property described above, including but not limited to repayment agreement, loan modification, short sale or deed-in-lieu of foreclosure;
4. Movant shall no longer be responsible to serve Notices of Payment Change and/or Notices of Post-Petition Fees, Expenses and Charges to the Debtor as required by F.R.B.P. 3002.1(b) and (c).

Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New Jersey

In re:  
Natalie Ara  
Debtor

Case No. 19-10877-RG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Sep 26, 2020.

db +Natalie Ara, 59 John Ryle Avenue, Haledon, NJ 07508-1654

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 26, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED  
LIABILITY COMPANY dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED  
LIABILITY COMPANY kmcdonald@kmlawgroup.com, bkggroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa N. Licker on behalf of Creditor Bayview Loan Servicing, LLC  
NJ\_ECF\_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com  
Phillip Andrew Raymond on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED  
LIABILITY COMPANY phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED  
LIABILITY COMPANY rsolarz@kmlawgroup.com  
Robert B Davis on behalf of Debtor Natalie Ara Rob@davislawcenterllc.com,  
teamdlc@davislawcenterllc.com;r62529@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8